

Fill in this information to identify the case:

Debtor 1	<u>Jimmie Lee Williams</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the : <u>Southern</u>	District of <u>Mississippi</u> (State)
Case number	<u>23-51610-KMS</u>

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RZ3 Court claim no. (if known): 3

Last four digits of any number you use to identify the debtors' account: XXXXXX0392

Date of payment change:
Must be at least 21 days after date of this notice 8/1/2025

New total payment:
Principal, interest, and escrow, if any \$1,228.10

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment : \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 10.75000%

New interest rate: 10.62500%

Current principal and interest payment: \$ 937.44

New principal and interest payment: \$ 932.23

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Jimmie Lee Williams
First Name Middle Name Last Name

Case number (if known) 23-51610-KMS

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Toni Townsend _____ Date 06/28/2025
Signature _____

Print: Toni _____ Townsend _____
First Name Middle Name Last Name _____ Title Authorized Agent for Creditor _____

Company McCalla Raymer Leibert Pierce, LLP _____

Address 1544 Old Alabama Road _____
Number Street
Roswell _____ GA _____ 30076 _____
City State ZIP Code

Contact phone (312) 346-9088 X5174 Email Toni.Townsend@mccalla.com

In Re:
Jimmie Lee Williams

Bankruptcy Case No.: 23-51610-KMS
Chapter: 13
Judge: Katharine M.
Samson

CERTIFICATE OF SERVICE

I, Toni Townsend, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Jimmie Lee Williams
3 Shirley Dr
Ellisville, MS 39437

Thomas Carl Rollins, Jr
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

(Served via ECF at *trollins@therollinsfirm.com*)

David Rawlings, Trustee
David Rawlings, Chapter 13 Trustee
P.O. Box 566
Hattiesburg, MS 39403

(Served via ECF at *ecfnotices@rawlings13.net*)

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

(Served via ECF at *USTPRegion05.JA.ECF@usdoj.gov*)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 06/30/2025 By: /s/Toni Townsend
(date) Toni Townsend
Authorized Agent for Creditor



C/O PHH Mortgage Services | PO BOX 24738
West Palm Beach FL 33416

6/3/25 10:16 AM 041.OTHER DOM 3202900000* I041 PHAS [REDACTED]

Toll Free: 1-888-820-6474
Website: www.MortgageQuestions.com
Loan Number: [REDACTED]

JIMMY L WILLIAMS
VIRGINIA WILLIAMS
3 SHIRLEY DR
ELLISVILLE MS 39437-5184

June 3, 2025

Dear Customer(s),

Why We Are
Sending This
Letter

The mortgage interest rate and monthly payment will change on July 1, 2025

What Needs
To Be Done

We have included the following information with this notice:

- A table comparing the previous interest rate and payment amount to the new interest rate and payment amount;
- Any limits on interest rate or payment adjustments; and
- An explanation of how the interest rate is determined

Note: If the account is escrowed, the payments include mortgage insurance, property taxes, homeowners insurance, and any additional property assessments or other escrow items if any. Please refer to the monthly account statements for the breakdown.

What We
Will Do

Adjustments to the above referenced account will be performed in accordance with the mortgage documents.

For any questions about this notice or the account, please call our Customer Care Center toll-free at 1-888-820-6474. We are available Monday through Friday from 8:00 AM to 9:00 PM and Saturday from 8:00 AM to 5:00 PM ET. Information about this mortgage account is also available online at www.MortgageQuestions.com.



C/O PHH Mortgage Services | PO BOX 24738
West Palm Beach FL 33416

Changes to the Mortgage Interest Rate and Payments on July 1, 2025

Under the terms of the Adjustable-Rate Mortgage (ARM), there was a 6 month period during which the interest rate remained the same. That period ends on July 1, 2025, so on that date the interest rate may change. After that, the interest rate and payment may change every 6 months for the rest of the account term. Any change in the interest rate may also change the mortgage payment.

	Current Rate and Monthly payment	New Rate and Monthly payment
Interest Rate	10.7500%	10.62500%
Total Monthly Payment	\$1,233.31	\$1,228.10 (Due August 1, 2025)

Interest Rate: We calculated the interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under the mortgage documents, the index rate is the 4.69393% and the margin is 5.97500%. The FTSE USD IBOR CONSUMER CASH FALLBACK 6-MONTH-1ST BUSINESS DAY is published MONTHLY in the FTSE RUSSELL.

Note: The index name "**Refinitiv USD IBOR Cash Fallbacks**" has been replaced with "**FTSE USD IBOR Cash Fallbacks**." This does not impact the account in any manner, this is for informational purpose.

Rate Limits: The rate cannot go higher than 15.37500% over the life of the account. The rate can increase for this adjustment period by no more than 1.00000%.

New Interest Rate and Monthly Payment: The table above shows the new interest rate and new monthly payment. The new payment is based on the FTSE USD IBOR CONSUMER CASH FALLBACK 6-MONTH-1ST BUSINESS DAY, the margin, the account balance of \$72,400.25, and the remaining account term of 132 months.

Please Note: If the account has a deferred principal balance, it will be due at the earlier of the sale of the property, payoff or refinance of the mortgage, or the final maturity date, or as indicated by the terms of a confirmed bankruptcy plan if/as may be applicable. Please refer to the mortgage statements or account documents. For any questions, please contact our Customer Care Center toll-free at the number referenced above.

Prepayment Penalty: None

Sincerely,
Loan Servicing